

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Joel J Bednar**  
**Sally M Bednar**  
Debtor(s)

Bankruptcy Case No.: 19-21750-CMB  
per 1/30/2020 proceeding  
Chapter: 13  
Docket No.: 44 – 39, 42  
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated 11/15/2019 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to it's administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☒ H. Additional Terms: No payment to First Commonwealth Bank, but prior payments are proper

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

  
Carlota M. Böhm, Judge  
United States Bankruptcy Court

Dated: January 31, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 6**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Joel J Bednar  
 Sally M Bednar  
 Debtors

Case No. 19-21750-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dsaw  
 Form ID: 149

Page 1 of 3  
 Total Noticed: 78

Date Rcvd: Jan 31, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2020.

db/jdb  
 cr

+Joel J Bednar, Sally M Bednar, 104 Srader Grove Road, Freeport, PA 16229-1917  
 +Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C.,  
 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828  
 15057215 Advanced Call Center Technologies, LLC, PO Box 9091, Gray, TN 37615-9091  
 15042907 Alle Kiski Mecical Center, PO Box 644896, Pittsburgh, PA 15264-4896  
 15042908 +Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250  
 15042909 +Allegheny Health Network Home Medical Equipment, 404 Ford Street, Ford City, PA 16226-1230  
 15057216 #+Allied Interstate, P.O. Box 361445, Columbus, OH 43236-1445  
 15042910 American Express, P.O. Box 1270, Newark, NJ 07101-1270  
 15042911 +American Express, P.O. Box 297871, Fort Lauderdale, FL 33329-7871  
 15042912 American Express, P.O. Box 981535, El Paso, TX 79998-1535  
 15060055 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,  
 Malvern PA 19355-0701  
 15057218 Asset Recovery Solutions, LLC, 2200 E. Devon Ave., Suite 200, Des Plaines, IL 60018-4501  
 15057219 +BHS Faster Care PLLC, PO Box 1549, Suite 550, Butler, PA 16003-1549  
 15042915 Barclays, P.O. Box 13337, Philadelphia, PA 19101-3337  
 15042916 Best Buy Credit Services, P.O. Box 9001007, Louisville, KY 40290-1007  
 15057220 +Butler Memorial Hospital, One Hospital Way, Butler, PA 16001-4697  
 15074166 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 15042920 Chase, P.O. Box 15298, Wilmington, DE 19850-5298  
 15042919 Chase, P.O. Box 1423, Charlotte, NC 28201-1423  
 15042921 Citi Cards, PO Box 70166, Philadelphia, PA 19176-0166  
 15042925 First Bankcard, P.O. Box 2557, Omaha, NE 68103-2557  
 15057223 GC Services Limited Partnership, Dept. Hovs 052, PO Box 3044, Livonia, MI 48151-3044  
 15057224 +Gregg L. Morris, Esq., Patenaude & Felix, A.P.C., 4545 Murphy Canyon Rd., 3rd Flr.,  
 San Diego, CA 92123-4363  
 15063445 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,  
 c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,  
 Boca Raton, FL 33487-2853  
 15063585 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., JPMC,  
 c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013  
 15042928 LL Bean Mastercard, PO Box 9001068, Louisville, KY 40290-1068  
 15042927 LL Bean Mastercard, PO Box 6742, Sioux Falls, SD 57117-6742  
 15042929 Macy's, P.O. Box 8058, Mason, OH 45040-8058  
 15042930 Marriott Rewards, P.O. Box 15298, Wilmington, DE 19850-5298  
 15042931 Marriott Rewards, P.O. Box 1423, Charlotte, NC 28201-1423  
 15082707 +Midland Credit Management, Inc., Po Box 2037, Warren MI 48090-2037  
 15042932 +NCB Management Services, Inc., PO Box 1099, Langhorne, PA 19047-6099  
 15057227 Northstar Location Services, LLC, Attn: Financial Services Dept., 4285 Genesee St.,  
 Cheektowaga, NY 14225-1943  
 15042934 PNC Bank, PO Box 856177, Louisville, KY 40285-6177  
 15042933 PNC Bank, PO Box 1820, Dayton, OH 45401-1820  
 15084235 +PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101-4982  
 15082290 +PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101-4982  
 15072321 +Peoples Gas Company LLC, f/k/a Peoples TWP, c/o S. James Wallace, P.C.,  
 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828  
 15057228 Premier Medical Associates PC, PO Box 644984, Pittsburgh, PA 15264-4984  
 15042935 Sears Credit Cards, P.O. Box 9001055, Louisville, KY 40290-1055  
 15042936 +Sears Credit Cards, P.O. Box 6282, Sioux Falls, SD 57117-6282  
 15057230 +State Collection Services, Inc., 2509 S. Stoughton Road, Madison, WI 53716-3314  
 15042937 State Collections Services, Inc., PO Box 6250, Madison, WI 53716-0250  
 15042945 Synchrony Finncial, P.O. Box 965033, Orlando, FL 32896-5033  
 15042947 Target Card Services, P.O. Box 660170, Dalls, TX 75266-0170  
 15075435 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438  
 15042948 Wells Fargo Bank, NA - Dilliard's, P.O. Box 10347, Des Moines, IA 50306-0347

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 cr

+E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 01 2020 04:11:52  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 15042905 E-mail/PDF: gecsed@recoverycorp.com Feb 01 2020 04:10:44 AEO/Synchrony Bank,  
 P.O. Box 960013, Orlando, FL 32896-0013  
 15042906 E-mail/PDF: gecsed@recoverycorp.com Feb 01 2020 04:11:37 AEO/Synchrony Bank,  
 P.O. Box 965003, Orlando, FL 32896-5003  
 15042914 E-mail/PDF: gecsed@recoverycorp.com Feb 01 2020 04:11:36 BP Visa Credit Card,  
 P.O. Box 965022, Orlando, FL 32896-5022  
 15042913 E-mail/PDF: gecsed@recoverycorp.com Feb 01 2020 04:12:39 BP Visa Credit Card,  
 P.O. Box 965023, Orlando, FL 32896-5022  
 15083317 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 01 2020 04:12:57  
 Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk VA 23541-1021  
 15042917 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 01 2020 04:10:52 Capital One,  
 P.O. Box 71083, Charlotte, NC 28272-1083

District/off: 0315-2

User: dsaw  
Form ID: 149

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Total Noticed: 78

Date Rcvd: Jan 31, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15042922 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 01 2020 04:06:19  
Comenity - Victoria's Secret, PO Box 659728, San Antonio, TX 78265-9728

15042923 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 01 2020 04:06:19  
Comenity Capital Bank - HSN, Bankruptcy Department, PO Box 183043,  
Columbus, OH 43218-3043

15042924 E-mail/PDF: creditonebknofications@resurgent.com Feb 01 2020 04:11:53 CreditOne Bank,  
P.O. Box 98873, Las Vegas, NV 89193-8873

15083913 E-mail/Text: bnc-quantum@quantum3group.com Feb 01 2020 04:06:34  
Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
Kirkland, WA 98083-0657

15057221 +E-mail/Text: eggssupportservices@alorica.com Feb 01 2020 04:07:24 EGS Financial Care, Inc.,  
PO Box 1020, Dept. 806, Horsham, PA 19044-8020

15057222 +E-mail/Text: bankruptcynotice@fcbanking.com Feb 01 2020 04:05:52 First Commonwealth Bank,  
601 Philadelphia Street, Indiana, PA 15701-3952

15042926 E-mail/Text: bncnotices@becket-lee.com Feb 01 2020 04:05:57 Kohl's, P.O. Box 3043,  
Milwaukee, WI 53201-3043

15062093 E-mail/PDF: resurgentbknofications@resurgent.com Feb 01 2020 04:11:05 LVNV Funding, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

15083179 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 01 2020 04:12:59  
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

15079598 E-mail/Text: bnc-quantum@quantum3group.com Feb 01 2020 04:06:34  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

15079596 E-mail/Text: bnc-quantum@quantum3group.com Feb 01 2020 04:06:34  
Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,  
Kirkland, WA 98083-0788

15057229 +E-mail/Text: ebn\_bkrt\_forms@salliemae.com Feb 01 2020 04:07:58 Sallie Mae, PO Box 8459,  
Philadelphia, PA 19101-8459

15082285 E-mail/Text: ebn\_bkrt\_forms@salliemae.com Feb 01 2020 04:07:58 Sallie Mae, P.O. Box 3319,  
Wilmington, DE 19804-4319

15042938 E-mail/PDF: gecsed@recoverycorp.com Feb 01 2020 04:11:37 Synchrony Bank/Walmart,  
P.O. Box 530993, Atlanta, GA 30353-0993

15044827 +E-mail/PDF: gecsed@recoverycorp.com Feb 01 2020 04:11:36 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

15042939 E-mail/PDF: gecsed@recoverycorp.com Feb 01 2020 04:10:44 Synchrony Bank, P.O. Box 965016,  
Orlando, FL 32896-5016

15083777 +E-mail/PDF: gecsed@recoverycorp.com Feb 01 2020 04:10:43 Synchrony Bank,  
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

15042940 E-mail/PDF: gecsed@recoverycorp.com Feb 01 2020 04:11:36 Synchrony Bank/JCP,  
P.O. Box 960090, Orlando, FL 32896-0090

15042941 E-mail/PDF: gecsed@recoverycorp.com Feb 01 2020 04:10:43 Synchrony Bank/Pandora,  
PO Box 530960, Atlanta, GA 30353-0960

15042942 E-mail/PDF: gecsed@recoverycorp.com Feb 01 2020 04:10:43 Synchrony Bank/SR,  
PO Box 960012, Orlando, FL 32896-0012

15042943 E-mail/PDF: gecsed@recoverycorp.com Feb 01 2020 04:10:43 Synchrony Bank/Sams Club,  
P.O. Box 530993, Atlanta, GA 30353-0993

15042944 E-mail/PDF: gecsed@recoverycorp.com Feb 01 2020 04:11:36 Synchrony Financial,  
P.O. Box 965035, Orlando, FL 32896-5035

15042946 E-mail/PDF: gecsed@recoverycorp.com Feb 01 2020 04:10:43 Synchrony bank/QVC,  
P.O. Box 960097, Orlando, FL 32896-0097

15084162 +E-mail/Text: bncmail@w-legal.com Feb 01 2020 04:07:23 TD Bank USA, N.A.,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
TOTAL: 31

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr PNC BANK NATIONAL ASSOCIATION  
15057217\* +American Express, P.O. Box 297871, Fort Lauderdale, FL 33329-7871  
15042918\* +Capital One, P.O. Box 71083, Charlotte, NC 28272-1083  
15057225\* Kohl's, P.O. Box 3043, Milwaukee, WI 53201-3043  
15057226\* LL Bean Mastercard, PO Box 9001068, Louisville, KY 40290-1068

TOTALS: 1, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0315-2

User: dsaw  
Form ID: 149

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Total Noticed: 78

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 02, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 31, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com  
Jeffrey J. Sikirica on behalf of Debtor Joel J Bednar trusteesikirica@zoominternet.net,  
PA59@ecfcbis.com  
Jeffrey J. Sikirica on behalf of Joint Debtor Sally M Bednar trusteesikirica@zoominternet.net,  
PA59@ecfcbis.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Gas Company LLC, f/k/a Peoples TWP LLC  
sjw@sjwpgh.com, srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 6